

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
JERRY W. MALCOLM

Serial No.: To Be Assigned

Filed: Herewith

For: PERSONALLY CUSTOMIZABLE
CREDIT CARD ACCOUNTS

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Examiner: To Be Assigned

Art Unit: To Be Assigned

Attorney Dkt. No.: AUS000069US1

Certificate of Mailing Under 37 C.F.R. § 1.8(a)

I certify that this correspondence is being deposited with the United States Postal Service as First Class mail in an envelope with sufficient postage addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on September 28, 2000.

By: Beth Costner
Beth Costner

INFORMATION DISCLOSURE STATEMENT

Asst. Commissioner of Patents
Washington, D. C. 20231

Sir:

Applicants request that the information listed on the attached Form PTO-1449 be considered by the Office during the pendency of the above-entitled application, pursuant to 37 C.F.R. 1.97. In accordance with 37 C.F.R. 1.97(h), the filing of this Information Disclosure Statement shall not constitute an admission that any information cited therein is, or is considered to be, material to patentability as defined in 37 C.F.R. 1.56(b). In the interest of full and complete disclosure to the Office, some or all of the art cited herein may not be considered by Applicant(s) or the Undersigned to be material under the standards of materiality defined in 37 C.F.R. 1.56(b), enacted March 16, 1992, but may merely be technical background which may be of interest to the Examiner.

In accordance with 37 C.F.R. 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made.

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This Information Disclosure Statement is being filed under 37 C.F.R. § 1.97(b) within three months of the filing date of the application, or before the mailing date of a first office action on the merits. No fee or certification is required.

No fees are believed to be necessary. Please charge any fees that may be necessary for prosecution of the present application to IBM Corporation Deposit Account No. 09-0447.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Dan Venglarik", is written over a horizontal line.

Dan Venglarik
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Form PTO-1449 LIST OF PRIOR ART CITED BY APPLICANT <i>(Use several sheets if necessary)</i>			ATTORNEY DOCKET NO. AUS000069US1		SERIAL NO. To Be Assigned	
			APPLICANT Jerry W. Malcolm			
			FILING DATE Herewith		GROUP ART UNIT To Be Assigned	

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U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	PUBLICATION DATE	INVENTOR NAME	CLASS/SUBCLASS	FILING DATE	
	AA	4,837,422	Dethloff et al	235/380	09/08/1987	
	AB	5,350,906	Brody et al	235/379	11/25/1992	
	AC	5,864,830	Armetta et al	705/41	02/13/1997	
	AD	5,883,810	Franklin et al	364/479.02	06/13/1997	
	AE	5,953,710	Fleming	705/38	10/09/1996	
	AF	5,961,593	Gabber et al	709/219	01/22/1997	
	AG	5,984,180	Albrecht	235/380	10/06/1997	

FOREIGN PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	PUBLICATION DATE	COUNTRY	CLASS/SUBCLASS	TRANSLATION YES NO	
	BA	WO 99/49424	PCT	G07F 7/08	X	

OTHER PRIOR ART (including author, title, date, pertinent page, etc.)		
	CA	IBM Technical Disclosure Bulletin, Automatic Banking Machine Dispenses Machine-Readable Documents, May 1981, Vol. 23, No. 12, p. 5305

DATE CONSIDERED	EXAMINER
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP § 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.